

Snell & WilmerLLP
LAW OFFICES

One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.com

**RECEIVED
CENTRAL FAX CENTER****JAN 26 2004****OFFICIAL**

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

LAS VEGAS, NEVADA

FACSIMILE TRANSMISSION

DATE: January 26, 2004

TIME IN:
TIME OUT:

JAN 26 10 31

TO:

Name	Fax Number	Phone Number
Examiner Richard C. Fults U.S. Patent and Trademark Office	703-305-7687	703/308-5416

FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 09/415,632

MESSAGE:

Response and Amendment to Office Action mailed October 24, 2003

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 5

CONFIRMATION NO.:

CLIENT MATTER NO.: 10655.7700

PLEASE RETURN TO:

Debbie Mier
16s03

PERSONAL FAX:

No

REQUESTOR:

Howard
Sobelman

DIRECT LINE:

602-382-6228

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.
OUR FACSIMILE NUMBER IS (602) 382-6070.

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

RECEIVED
CENTRAL FAX CENTER
JAN 26 2004

OFFICIAL

CERTIFICATE OF FACSIMILE

I hereby certify that this Response and Amendment, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 305-7587 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to: Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date:

Jan. 26, 2004

By:

Nicholas A. MiesIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Inventor(s): Crane, et al.

Docket No.: 10655.7700

Serial No.: 09/415,632

Examiner: Fults, Richard C.

Filed: October 12, 1999

Group Art Unit: 3628

Title: SYSTEM AND METHOD
FOR DIVIDING A REMITTANCE
AND DISTRIBUTING A PORTION
OF THE FUNDS TO MULTIPLE
INVESTMENT PRODUCTS

Confirmation No.: 5093

RESPONSE AND AMENDMENTCommissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Office Action mailed October 24, 2003 regarding the above-referenced patent application, of which this Response is timely filed within the shortened three month statutory period for Response.

Remarks/Arguments begin on page 2 of this paper.